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Sector

Attorney Docket No.: 53588-0031

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Thomas A. Arnold

Group Art Unit: 2161

Application No.: 09/766,297

Examiner: not yet available

Filed: January 19, 2001

Title: **ACCEPTING AND PROCESSING
ELECTRONIC CHECKS AUTHORIZED VIA
A PUBLIC NETWORK**

RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION

Box Missing Parts
Commissioner for Patents
Washington, D.C. 20231

Sir:

This is in response to a Notice to File Missing Parts of Application under 37 CFR 1.53(f). Enclosed is a copy of said Notice and the following documents and fees to complete the filing requirements of the above-identified application.

Executed Declaration and Power of Attorney. The above-identified application is the same application which the inventor executed by signing the enclosed declaration.

Statutory basic filing fee Utility Design

Additional claim fees of \$468.00

Missing Parts Surcharge = \$65.00

7 sheets of substitute drawings in compliance with 37 CFR 1.84.

Assignment and Recordation Cover Sheet

Filing fee for recordal of Assignment

Verified Statement Claiming Small Entity Status

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Attorney Docket No.: 53588-0031

Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302. A duplicate of this sheet is enclosed.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Missing Parts, Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: April 16, 2001

Typed Name: Trudy Bagdon

Signature: Trudy Bagdon

Respectfully submitted,

By


Marcel K. Bingham

Reg. No. 42,327

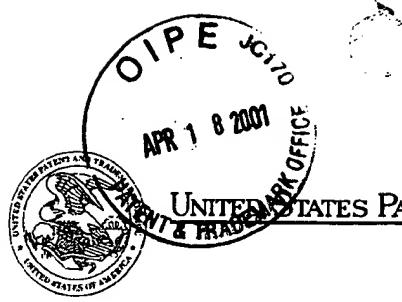
Date: April 16, 2001

Telephone No.: (408) 414-1080

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1600 Willow Street

San Jose, California 95125-5106



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COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/766,297	01/19/2001	Thomas A. Arnold	53588-0031

CONFIRMATION NO. 9629

FORMALITIES LETTER



OC00000005908713

Hickman Palermo Truong & Becker, LLP
1600 Willow Street
San Jose, CA 95125-5106

Date Mailed: 03/27/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 355 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$468.
 - \$108 for 12 total claims over 20.
 - \$360 for 9 independent claims over 3 .
- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.27(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 888.

04/19/2001 EABUBAK1 00000063 09766297

01 FC:201	355.00	DP
02 FC:202	360.00	DP
03 FC:203	108.00	DP
04 FC:205	65.00	DP

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

[Signature]

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE